

UNITED STATES BANKRUPTCY COURT FOR THE  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

In re  
Ironda T Toure

Case No.: 09-59229  
Judge PRESTON

**SECOND OBJECTION TO CLAIM**  
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Claim No. 5  
Date Filed: 10-01-2009  
AMOUNT: \$1,017.72

Claimant: US Bank Home Mortgage  
4801 Frederica Street  
Owensboro KY 42301

Debtor now objects to the above claim on the ground that the Creditor lists \$1,017.72 as the monthly payment, an adjustment upward from \$912.63, the scheduled mortgage payment amount. The reason given for the upward adjustment was a "recent escrow analysis."

This statement was not backstopped by any other documentation.

The Debtor recommends that the claim be allowed in the amount of \$912.63 per month as a monthly mortgage conduit payment.

Respectfully submitted,  
/s/ Ric Daniell

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Ric Daniell (0032072)  
1660 NW Professional Plaza, Suite A  
Columbus, OH 43220  
(614)459-2001  
Attorney for Debtor

**NOTICE OF OBJECTION TO CLAIM**

Take note that the debtor has filed an objection to your claim in this bankruptcy case.

**Your claim may be reduced, modified, or eliminated.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to reduce, modify, or eliminate your claim, then on or before **thirty (30) days from the date set forth in the certificate of service for the objection to claim**, you must file with the court a response explaining your position by mailing your response by regular US Mail to Bankruptcy Clerk of Court, 170 N. High Street, Col., OH 43215 OR your attorney must file a response using the court's ECF System.

The court must receive your response on or before the date shown below.

You must also send a copy of your response either by 1) the court's ECF System or by 2) regular US Mail to Ric Daniell, 1350 W. Fifth Av., Columbus, OH 43212, and Frank Pees, Trustee, 130 E Wilson Bridge Rd #200, Worthington, OH 43085, and U S Trustee, 170 N. High St., Col., OH 43215.

If you or your attorney do not take these steps, the court may decide that you do not oppose the objection to claim and may enter an order reducing, modifying, or eliminating your claim.

### CERTIFICATE OF SERVICE

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The Amended Statement of Financial Affairs was served upon the below listed registered ECF participants, electronically through the Court's ECF System at the e-mail address registered with the Court this November 6, 2009:

Frank Pees, Trustee	<a href="mailto:trustee@ch13.org">trustee@ch13.org</a>
U S Trustee	<a href="mailto:ustpreion09.cb.efc@usdoj.gov">ustpreion09.cb.efc@usdoj.gov</a>
Ronald C. Taylor	<a href="mailto:sohbk@lsrlaw.com">sohbk@lsrlaw.com</a>

And on the following by ordinary mail addresses to:

US Bank  
Box 468002  
Bedford OH 44146

US Bank Home Mortgage  
4801 Frederica Street  
Owensboro, KY 42301

Ronald C. Taylor, Jr.  
Box 5480  
Cincinnati, OH 45202

/s/ Ric Daniell  
Ric Daniell 0032072  
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